

# Life is Constantly Changing

Life changing events can create a need for additional advice and guidance and can have an impact on your financial wellness. We apply The EPPIC Method® helping you to make the most informed decisions with every life change.

Please make us aware of any of the following changes since your last review. It is important you alert us immediately of any future changes as well.

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- Change of job status
    - New Job
    - Retirement
    - Loss of job
  - Growing family
    - New Child
    - New Grandchild
    - New Son or Daughter-in-law
  - Death of a loved one
    - Parent
    - Spouse
    - Sibling
    - Child
  - Change in marital status
    - Married
    - Divorced
    - Separated
    - Widowed
  - Change in your health status
    - Injury
    - Illness
    - Cognitive Impairment
  - Change in financial responsibilities
    - Transfer of your responsibilities to POA
    - Taking on financial responsibilities for a family member or friend
    - Offering financial assistance to a friend or relative
  - Major purchase (recent or future)
    - Real Estate purchase
    - New Vehicle
    - Boat
  - Tuition Expense (child or grandchild)
    - Day Care
    - Private K - 12
    - College
  - New Debts
    - New Mortgage or Home Equity Line
    - Refinancing of a loan
    - Boat Loan
    - Car Loan
    - Personal Loan
    - Increased credit card debt
    - College Debt
  - Identity Theft Victim
    - Tax Fraud
    - Credit Card Fraud
    - Debit Card/Bank Account Fraud
    - Scam Victim
    - Liability accounts opened in your name

**Shariden Consulting & Wealth Management, LLC**

2300 Crabury Road · Baltimore, MD 21209

[www.SharidenConsulting.com](http://www.SharidenConsulting.com)

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